

United States Bankruptcy Court  
Western District of Washington

In re:  
Donald C Cheney  
Suzanne L Cheney  
Debtors

Case No. 12-15067-TWD  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0981-2

User: janetf  
Form ID: b18

Page 1 of 3  
Total Noticed: 44

Date Rcvd: Apr 24, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2013.

db/jdb  
sr +Donald C Cheney, Suzanne L Cheney, 20914 SE 358th St, Auburn, WA 98092-9050  
+HSBC Bank USA National Association, c/o Mathew S LaCroix, McCarthy & Holthus LLP,  
19735 10th Ave NE #N200, Poulsbo, WA 98370-7478  
sr +HSBC Bank USA, National Association, Routh Crabtree Olsen, P.S., c/o Michelle Riel,  
13555 Se 36th St., Suite 300, Bellevue, WA 98006-1489  
953901397 +Associated Creditors Exchange, PO Box 33130, Phoenix, AZ 85067-3130  
953901398 Bank Of America, PO Box 515503, Los Angeles, CA 90051-6803  
953901401 Bank Of America Home Loans, PO Box 650070, Dallas, TX 75265-0070  
953901400 Bank Of America Home Loans, PO Box 5170, Simi Valley, CA 93062-5170  
954293408 Bank of America NA, PO Box 660933, Dallas TX 75266-0933  
953901403 +Barclay's Bank Delaware, 700 Pride Xing, Newark, DE 19713-6102  
953901402 +Barclay's Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803  
953901404 +Boeing Employees Credit Union, P.O. Box 97050, Seattle, WA 98124-9750  
954136258 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
953901410 CCCB Credit Services, Inc., PO Box 272, Springfield, IL 62705-0272  
953901406 Capital One, PO Box 30279, Salt Lake City, UT 84130-0279  
953901413 Chase, PO Box 24696, Columbus, OH 43224-0696  
954066906 +HSBC Bank USA, National Association, 400 National Way, Simi Valley, CA 93065-6414  
953901417 Hfc, PO Box 49351, San Jose, CA 95161-9351  
953901425 +Morris Management, Inc., 325 118th Avenue SE, Suite 204, Bellevue, WA 98005-3521  
953901427 Northstar Location Services, LLC, Attn: Financial Services Dept., 4285 Genesee Street,  
Cheektowaga, NY 14225-1943  
953901429 +Professional Recovery Services, Inc., PO Box 1880, Voorhees, NJ 08043-7880

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg EDI: WADEPREV.COM Apr 25 2013 08:33:00 State of Washington, Department of Revenue,  
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300  
953901405 +E-mail/Text: cms-bk@cms-collect.com Apr 25 2013 08:36:43 Capital Management Service, LP,  
726 Exchange Street, Suite 700, Buffalo, NY 14210-1464  
953901408 EDI: CAPITALONE.COM Apr 25 2013 08:33:00 Capital One, PO Box 30281,  
Salt Lake City, UT 84130-0281  
953901407 +EDI: CAPITALONE.COM Apr 25 2013 08:33:00 Capital One, Attn: Bankruptcy Department,  
PO Box 30285, Salt Lake City, UT 84130-0285  
953901409 EDI: CAPITALONE.COM Apr 25 2013 08:33:00 Capital One Bank USA NA, PO Box 71083,  
Charlotte, NC 28272-1083  
953901412 EDI: CHASE.COM Apr 25 2013 08:33:00 Chase, P.O. Box 94014, Palatine, IL 60094-4014  
953901411 +EDI: CHASE.COM Apr 25 2013 08:33:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
953921832 +EDI: TSYS2.COM Apr 25 2013 08:33:00 Department Stores National Bank/Macys,  
Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053  
953901414 EDI: HFC.COM Apr 25 2013 08:33:00 HFC, P.O. Box 60101, City Of Industry, CA 91716-0101  
953901415 +EDI: HFC.COM Apr 25 2013 08:33:00 HFC, P.O. Box 3425, Buffalo, NY 14240-3425  
953901419 EDI: HFC.COM Apr 25 2013 08:33:00 HSBC, PO Box 60102, City Of Industry, CA 91716-0102  
953901421 +EDI: HFC.COM Apr 25 2013 08:33:00 HSBC, PO Box 5263, Carol Stream, IL 60197-5263  
953901420 EDI: HFC.COM Apr 25 2013 08:33:00 HSBC, P.O. Box 15519, Wilmington, DE 19850  
953901416 EDI: HFC.COM Apr 25 2013 08:33:00 Hfc, 1421 Kristina Way, Chesapeake, VA 23320-8917  
953901418 EDI: HFC.COM Apr 25 2013 08:33:00 Household Credit Services, PO Box 98706,  
Las Vegas, NV 89193-8706  
953901422 EDI: IRS.COM Apr 25 2013 08:33:00 Internal Revenue Service,  
Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346  
953970551 +EDI: OPHSUBSID.COM Apr 25 2013 08:33:00 KEYSTONE RECOVERY PARTNERS LLC, SERIES A,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
953901426 E-mail/Text: bankruptcydepartment@ncogroup.com Apr 25 2013 08:37:15  
Nco Financial Services, Inc., PO Box 13570, Philadelphia, PA 19101  
953901423 +EDI: TSYS2.COM Apr 25 2013 08:33:00 Macy, Bankruptcy Processing, PO Box 8053,  
Mason, OH 45040-8053  
953901424 EDI: TSYS2.COM Apr 25 2013 08:33:00 Macy's, Debt. Management, P.O. Box 137,  
Columbus, GA 31902-0137  
953944670 +EDI: MID8.COM Apr 25 2013 08:33:00 Midland Credit Management, Inc.,  
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
953979525 +EDI: OPHSUBSID.COM Apr 25 2013 08:33:00 OAK HARBOR CAPITAL VI, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
953901428 EDI: HFC.COM Apr 25 2013 08:33:00 Orchard Bank, PO Box 60102,  
City Of Industry, CA 91716-0102  
954144445 EDI: PRA.COM Apr 25 2013 08:33:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk VA 23541

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

sr\* Bank of America NA, PO Box 660933, Dallas, TX 75266-0933  
953970552\* +KEYSTONE RECOVERY PARTNERS LLC, SERIES A, C O WEINSTEIN AND RILEY, PS,  
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
953979526\* +OAK HARBOR CAPITAL VI, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
954060244\* +OAK HARBOR CAPITAL VI, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
953901399 ##+Bank Of America Home Loans, PO Box 10219, Van Nuys, CA 91410-0219  
953901430 ##+Wei Peng, 101 NW 40th Street, Vancouver, WA 98660-1701

TOTALS: 0, \* 4, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

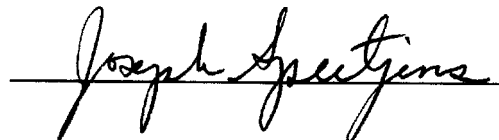
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 26, 2013

Signature:



The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2013 at the address(es) listed below:

Mathew S LaCroix on behalf of Special Request HSBC Bank USA National Association  
mlacroix@mccarthyholthus.com, bknoticesWA@mccarthyholthus.com  
Mathew S LaCroix on behalf of Special Request Bank of America NA mlacroix@mccarthyholthus.com,  
bknoticesWA@mccarthyholthus.com  
Michael B McCarty michael@mccartytrustee.com, WA03@ecfcbis.com,  
mbm@trustesolutions.com;krystina@mccartytrustee.com,MBM@trustesolutions.net  
Michelle R Riel on behalf of Special Request HSBC Bank USA, National Association  
ecf@rcolegal.com  
Michelle R Riel on behalf of Creditor HSBC Bank USA, National Association ecf@rcolegal.com  
Ryan M Ko on behalf of Creditor Boeing Employees Credit Union ecf@becu.org  
Timothy J Wilson on behalf of Plaintiff Donald C Cheney tjw@timwilsonlaw.com  
Timothy J Wilson on behalf of Joint Debtor Suzanne L Cheney tjw@timwilsonlaw.com  
Timothy J Wilson on behalf of Debtor Donald C Cheney tjw@timwilsonlaw.com  
Timothy J Wilson on behalf of Plaintiff Suzanne L Cheney tjw@timwilsonlaw.com  
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 11

**United States Bankruptcy Court**

Western District of Washington  
700 Stewart St, Room 6301  
Seattle, WA 98101

**Case No. 12-15067-TWD**

**Chapter 7**

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Donald C Cheney  
20914 SE 358th St  
Auburn, WA 98092

Suzanne L Cheney  
20914 SE 358th St  
Auburn, WA 98092-9050

Social Security/Individual Taxpayer ID No.:

xxx-xx-4305

xxx-xx-6550

Employer Tax ID/Other nos.:

**DISCHARGE OF DEBTOR**

The Debtor(s) filed a Chapter 7 case on **May 11, 2012**. It appearing that the Debtor is entitled to a discharge,

**IT IS ORDERED:**

The Debtor is granted a discharge under 11 U.S.C. § 727.

BY THE COURT

Dated: April 24, 2013

Timothy W. Dore  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**